

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re:

JAIME ESPARZA  
SINTIA ESPARZA  
Debtors

Case No. 07-01437

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/29/2007.
- 2) The plan was confirmed on 05/03/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/14/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/03/2008, 07/07/2008, 11/11/2008.
- 5) The case was dismissed on 02/06/2009.
- 6) Number of months from filing to last payment: 24.
- 7) Number of months case was pending: 29.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$ 47,100.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,865.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$3,865.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,671.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$168.68
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,839.68**

Attorney fees paid and disclosed by debtor: \$329.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN GENERAL FINANCE	Secured	NA	NA	NA	0.00	0.00
AMERICAN GENERAL RETAIL FINAN	Unsecured	NA	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	1,506.00	1,513.03	1,513.03	10.02	0.00
ASSET ACCEPTANCE CORP	Unsecured	823.00	831.81	831.81	5.51	0.00
ASSET ACCEPTANCE CORP	Unsecured	1,933.46	1,955.16	1,955.16	12.95	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	1,075.69	1,075.69	7.12	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	860.41	860.41	5.70	0.00
AT&T	Unsecured	184.00	NA	NA	0.00	0.00
ATI PLAINFIELD	Unsecured	1,400.00	NA	NA	0.00	0.00
B LINE LLC	Unsecured	784.00	784.38	784.38	5.19	0.00
B LINE LLC	Unsecured	331.00	331.22	331.22	2.19	0.00
BLAIR CREDIT SERVICES	Unsecured	133.00	NA	NA	0.00	0.00
CAB SERVICES INC	Unsecured	118.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,173.00	1,201.97	1,201.97	7.96	0.00
CAPITAL ONE BANK	Unsecured	729.00	729.42	729.42	4.83	0.00
CAPITAL ONE FINANCIAL	Unsecured	1,251.00	NA	NA	0.00	0.00
CAVALRY SPV II LLC	Unsecured	792.00	624.92	624.92	4.14	0.00
CFS FINANCIAL	Secured	NA	NA	NA	0.00	0.00
COMED	Unsecured	NA	378.65	378.65	2.51	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	501.00	432.86	432.86	2.87	0.00
FASHION BUG	Unsecured	1,151.00	NA	NA	0.00	0.00
HOME SHOPPING NETWORK	Unsecured	60.00	59.86	59.86	0.40	0.00
MEDICAL PAYMENT DATA	Unsecured	296.00	NA	NA	0.00	0.00
MONTEREY FINANCIAL SVCS	Unsecured	NA	545.50	545.50	3.61	0.00
NATIONAL CAPITAL MANAGEMENT	Unsecured	993.00	444.61	444.61	2.94	0.00
NATIONAL CAPITAL MANAGEMENT	Unsecured	NA	382.62	382.62	2.53	0.00
NATIONAL CAPITAL MANAGEMENT	Unsecured	NA	916.09	916.09	6.07	0.00
NATIONAL CAPITAL MANAGEMENT	Unsecured	NA	448.94	448.94	2.97	0.00
NATIONAL CITY MORTGAGE	Secured	4,247.79	4,247.79	4,247.79	835.93	0.00
NATIONAL CITY MORTGAGE	Secured	NA	NA	NA	0.00	0.00
NATIONWIDE COMMERCIAL LP	Unsecured	1,020.00	1,095.30	1,095.30	7.25	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NEWPORT NEWS	Unsecured	316.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	637.00	634.76	634.76	4.20	0.00
OBERWEIS DAIRY	Unsecured	150.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	159.00	189.08	189.08	1.25	0.00
RX AQUISITIONS	Unsecured	61.00	62.94	62.94	0.42	0.00
SBC AMERITECH	Unsecured	824.00	NA	NA	0.00	0.00
SPRING GREEN LAWN CARE	Unsecured	67.00	NA	NA	0.00	0.00
TCF BANK	Unsecured	981.00	NA	NA	0.00	0.00
US CELLULAR	Unsecured	718.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	2,029.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL ACCEPT	Unsecured	5,000.00	13,102.33	13,102.33	86.76	0.00
WELLS FARGO FINANCIAL RETAIL	Unsecured	10,000.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,247.79	\$835.93	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$4,247.79</b>	<b>\$835.93</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$28,601.55</b>	<b>\$189.39</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,839.68</u>
Disbursements to Creditors	<u>\$1,025.32</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$3,865.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/18/2009

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.